

Mahana Bachat & Takaful Flexi Plan

Unit Linked Savings Product



Shariah compliant **monthly income** plan with **competitive returns** and **complimentary (Family) Takaful**

- 100% Allocation**
- No lock-in period**
- Capital Protection**
- No Back-end Load**
- Seamless Digital onboarding**
- Steady monthly income** through online withdrawals
- Avail benefits** by contributing as low as PKR 50,000/-
- Top-up your investment** as low as PKR 1,000/- or higher with no limit
- Complimentary Takaful Benefit** paid from Waqf Pool

Value Added Discounts

- 40% Discount** on Family Sehat (Health in-patient)
- 40% Discount** on Term (Life) Takaful
- 1.25% Subsidized** Rate on Motor Takaful
- 25% Discount** on Safar Asaan (Travel)
- 25% Discount** on Ashiyana (Home)

Complimentary Takaful Benefits (Death Coverage)

- Accidental** — **PKR 50 million** or **10-multiple** of the last 6 months' average cash value, whichever is lower.
- Natural** — **PKR 25 million** or **5-multiple** of the last 6 months' average cash value, whichever is lower.

| S. No. | Cash Value | In case of following Event: Coverage + Cash Value = Total Payment | | | | | | | | | |
|--------|------------|---|---|------------|------------------|------------|------------|---|------------|---|------------|
| | | Natural Death | | | Accidental Death | | | | | | |
| 1 | 50,000 | 250,000 | + | 50,000 | = | 300,000 | 500,000 | + | 50,000 | = | 550,000 |
| 2 | 500,000 | 2,500,000 | + | 500,000 | = | 3,000,000 | 5,000,000 | + | 500,000 | = | 5,500,000 |
| 3 | 1,000,000 | 5,000,000 | + | 1,000,000 | = | 6,000,000 | 10,000,000 | + | 1,000,000 | = | 11,000,000 |
| 4 | 5,000,000 | 25,000,000 | + | 5,000,000 | = | 30,000,000 | 50,000,000 | + | 5,000,000 | = | 55,000,000 |
| 5 | 10,000,000 | 25,000,000 | + | 10,000,000 | = | 35,000,000 | 50,000,000 | + | 10,000,000 | = | 60,000,000 |

All figures in PKR

Note:

- Returns are subject to State Bank of Pakistan (SBP) Policy Rate and an approximate indicative return of KIBOR minus 2%
- Payment of contribution in cash is not allowed
- The Participant on submission of a written request, may cancel the Membership within 14 days of issuance of the Membership if he or she is not satisfied with any terms and conditions of the Plan

“PQFS” App Available on



The mentioned benefits, allocations, Takaful benefits and charges will vary based on Plan Variant selection and terms and conditions will apply



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